

THE BLAIRMORE ENTERPRISE

VOL. 51

BLAIRMORE ALBERTA THURSDAY, DECEMBER 30, 1920

\$2.00 YEARLY

Save for Life Insurance

LIFE Insurance affords an admirable opportunity for creation of a substantial estate, and provides protection for your family, in the event of your death. Open a savings account with us and make regular deposits, so that you can meet the premiums as they fall due.



UNION BANK OF CANADA

Blairmore and Bellevue Branches and Safety Deposit Boxes
J. B. Wilson, Manager
Hillcrest, Sub to Bellevue

The F. M. Thompson Co. The Quality Store

We take this opportunity of wishing our many patrons and friends an abundance of
HEALTH, WEALTH AND PROSPERITY
During the Coming Year.

Thanking one and all for your past patronage and soliciting a continuance of the same.

THE F. M. THOMPSON CO.

Local Agents for Robin Hood Flour, Pre-War Patent and Cereals, Tartan Brand Canned Vegetables and Fruit, Cardston Creamery.

Let this be your New Year Resolution:

"I AM GOING TO TRADE AT THOMPSON'S"

The Store That Saves You Money
Phone 25 Blairmore

Winter Time is Skating Time

And now is the proper time to get outfitted. We have provided for all the needs of the young folks in that line. We have to offer you a complete stock of **AUTOMOBILE SKATES** which is by far the most popular make on the market. We have skating boots all sizes from 11 up, also hockey pants, sticks, pucks etc. You will find both the quality of the goods and the price asked for them are right.

The Blairmore Hardware Co

Headquarters for Auto Accessories

MOTORISTS

Blairmore's New Modern

Garage

Now open for business with a full line of parts and accessories. First-class workmanship guaranteed.

GASOLINE OIL TIRES TUBES
Call and inspect our garage

The Crows' Nest Pass Motors

West End of Town

PHONE 105

Financial Statement Town of Blairmore

For Ten Months
Ended October 31st

Following is a synopsis of the auditor's report, which when compared with the ten-month report of 1919, shows a much healthier state of affairs:

Revenue Account at October 31st	
Debiture Redemption	\$373.76
Salaries	555.00
Office Expenses	341.95
Postage, Printing and Stationery	222.67
Legal Expenses	41.66
Interest and Exchange	620.72
Public Works	1220.90
Health and Relief	717.00
Police Department	872.89
Fire Department	124.74
Street Lighting	281.10
Town Hall Expenses	61.50
Electric Deficit	476.69
Waterworks Deficit Assumed	2255.96
Tax Discounts	1078.13
Balance Surplus	13661.35
Total	\$22909.02

By	
Tax Levy, 1920	17986.93
Tax Penalties to Arrears	3406.15
Dog Taxes	137.00
Fines	32.00
Licenses	971.50
Sidewalk Receipts	218.75
Refunds, etc.	156.69
Total	\$22909.02

Statement of Municipal Taxes
Land Valuation \$327,745.00; at 55 mills \$18,025.97; deductions \$39.04; total current levy \$17,986.93; arrears and penalties \$42,392.24; total taxes due \$60,339.17; penalties rebated on account of soldiers \$936.39. Total amount of uncollected taxes \$33,811.95.

Electric Light Operation	
By charges to customers	\$11518.77
To Supplies	486.79
Current	10362.99
Wages	710.00
General Expenses	435.68

Deficit for ten months \$11995.46
\$476.69

Waterworks Operation	
By Charges to Consumers	\$3499.45
To Debiture Redemption	4537.81
Wages	710.00
General Expenses	507.60

Deficit for ten months \$7555.41
2255.96

BALANCE SHEET	
Assets	
Cash on hand and in bank	\$8104.53
Uncollected Taxes less reserve against non-collection	43338.44
Current Debiture Assets, less depreciation by debiture principal	44986.23
Accounts Receivable	3654.80
Inventories	773.75
Pending Capitalization by Debiture Issue	5488.33
Forfeited lands	2153.12
Suspense	41.49
Total Assets	\$108,544.69

Liabilities	
Debiture Coupons Unpaid	11454.75
School District Balance at Credit	4721.00
Bills payable at Bank	7662.00
Debiture Liability	47840.18
Due Dept. Municipal Affairs Account Supplementary Revenue	608.17

Electric Light and Waterworks deposits	202.00
Debiture Interest accrued	1823.00
Accounts Payable	1122.53
Balance Surplus Assets	32345.10
Sundry Depreciation Reserve	565.96
Total Liabilities	\$108544.69

Crows' Nest Hockey Season off to Good Start

In spite of a rainstorm and rather soft ice, a good game was played at Coleman last night, being the opening of this winter's series resulting in Coleman's favor to the tune of 6 to 4.

Good hard and fast play continued right through the three twenty-minute periods, during most of which no one could decide which team had the better of it; but it was plain to be seen that had Blairmore had the same opportunity for practice during the past two or three weeks, they could easily have been the victors. Some excellent work was done by Barbour, Turner and Graham of the local team, while Rhynas in goal, Scott and Goddard on the wings and "Young" Vejpava as a sub, represented a strong aggregation. Hoggan was fouled for a few minutes for fouling with Turner, intentionally, and Turner paid a similar penalty a little while later for attempting to retaliate.

Reid, of the Coleman team, met with an accident during the second period, necessitating surgical treatment, but he was able to resume his position in the third period.

The teams were as follows:
Blairmore Coleman
M. G. Rhynas goal J. Graham
J. A. Barbour cover E. Cornett
C. Graham c. point J. Cosgroff
W. Turner centre H. Griessack
W. Scott r. wing J. Gate
W. Goddard l. wing W. Hoggan
Tony Vejpava sub E. Graham
John McLeod sub W. Reid

West Canadian Collieries Move Into New Offices

The officials and staff of the West Canadian Collieries moved into their new offices this week, and are now enjoying all the comforts and conveniences that money and architecture could provide.

The new office building is one of the finest, if not the finest structure of its kind in the mining camps of the West. Spacious offices are provided for all members of the staff, which are elaborately furnished with a view to economy of space and convenience of location. The main accounting office is about 24 x 20 feet, the drafting room about 15 x 25, general manager's office about 15 x 15 and secretary's quarters about the same size. At the rear is built in a large vault, the interior of which, about 15 x 15, is equipped with safes and shelving for stationery and other valuable supplies and documents.

The upstairs of the building is occupied by suites of living quarters and are all occupied. Each is elaborately and modernly furnished, including electric cooking stoves and apparatus, folding beds, etc.

The building is heated from the Company's central heating plant, from which the Company hope to successfully heat all their buildings in the townsite.

The building was erected by Contractor Pettifer, of Calgary, and the plans were drawn by Architect Besse. Ross Snyder, of Cardston, who put the heating system in the Cardston million-dollar temple, is responsible for the plumbing and heating of the new office building.

Anglican Church

Service on Sunday next, January 2nd, will be at 11 a.m. Holy Communion. Service will be conducted by the Rev. Haynes, of Braket.

A new Intertype setting machine has just arrived for The Enterprise and will be installed in about a week. The new machine is direct from Newark, N. J.

For our many patrons

**WE WISH A HAPPY
AND PROSPEROUS NEW YEAR**

Blairmore Trading Co.

The Store That "Sells for Less"

Timely Protection

With operating costs what they are to-day, you cannot afford to guess at quality; you rightly demand serviceability in everything you buy. So this is the ideal time to acquaint yourself with

Our Specials

P. Burns & Co., Limited.

Blairmore Bellevue Hillcrest Coleman
Phone 46 1202 6102 53

The Season's Greetings . .

TO YOU AND YOURS

May the coming year bring you Health, Wealth and Every Prosperity. We thank you for the kind patronage you have extended to us in the past and hope to merit a continuance of it by giving you extra Service and Values during 1921

THE BLAIRMORE PHARMACY

G. N. Elwin, Phm.B.

Druggist, Graduate Optician, etc.

Blairmore

Alberta

The Blairmore Furniture Store

Extends Heartiest Season's Greetings to all Friends and Patrons. May the New Year Bring Happiness, Peace and Wealth to All

JOSEPH MONTALBETTI

Blairmore

Alberta

The Veteran Bakery

J. L. Lonsbury, Proprietor

Just West of Postoffice In Cameron Block

Bread, Cakes, Pastries
Fresh Daily

First-Class Ice Cream Parlor in Connection
Fruits in Season. Confections

Give us a Call when in

Coleman, Alberta

Autoists! Flexo Tire Filler

The greatest boon to Autoists ever put on the Market

Saves annoyance, loss of time, temper and money caused by punctures and blowouts. Get thousands more miles out of tires that you would otherwise throw away.

No Tubes No Air No Worry

Come and see Demonstrators

Forster & Bossenberry
Agents, Crows' Nest, East District

Pincher Creek Alberta

C. & M. SARTORIS CO.

(Old Stand Blaimore Flour and Feed Co.)

Wholesale Merchants. Livery and Feed

WHOLESALE DEALERS IN

Tobaccos, Cigars, Cigarettes

Soft Drinks, Confections,

Flour, Provisions, Feed

WHOLESALE OFFICE: 37, Victoria Street

LIVERY AND FEED: Sixth Avenue

PHONE 75

BLAIRMORE

ALBERTA

-- BOTTLES --

We Pay Highest Prices
For Pints and Quarts

Hold your bottles and we will call for them.

E. PICK, "The Bottle King"

The Alberta Hotel,

Blaimore, Alberta

COSMOPOLITAN HOTEL

Blaimore, Alberta

COSMOPOLITAN CAFE

Meals Served a la Carte from 6.30 a.m. to 8 p.m.

Best Equipped Hotel in Southwestern Alberta

Popular Resort of Commercial Travellers
and Tourists

Complete line of High-Class Pipes, Tobaccos, Cigars, Etc.

M. BELECKY - Proprietor

THE BLAIRMORE ENTERPRISE

Office of Publication
Blaimore, Alberta.

Subscriptions to all parts of the Dominion
\$2.50 per annum. Foreign subscription
\$2.50. Payable in advance.

Business locals, 15c. per line.
Special notices 15c. per line for first inser-
tion; 10c. per line for each
subsequent insertion.

Display Advertising Rates on Application.

W. J. BARTLEY, Proprietor.

Blaimore, Alta., Thurs., Dec. 30, 1920

Uncle of Local Man Missing in Ontario Woods

Haileybury, Ont., Dec. 28.—Marty Wright, ex-mayor of this town, and his nephew, Charles Wright, and Chris McCool, of Pembroke, a prominent lumber man, are missing in the bush of the north country and it is generally believed they met their deaths. The Wrights left Haileybury a month ago to examine a property at Maple Mountain. A party is searching the district. McCool left Haileybury on December the 16th, drove to a lumber camp twenty miles away and next morning started for his camp further on. He has not been heard of since. A hunter who has been trapping in the Montreal district, reports that the wolves are very fierce in that section and states that he was attacked by three big animals but managed to beat them off.

Chris McCool is an uncle of James McCool, of Blaimore, and Alex McCool, of Michel. Away back in 1898 he worked up through the Crows' Nest Pass as chief time keeper with the C.P.R. construction gang, and was very well known in these parts. He was unmarried.

Suicide at Coleman

At a late hour on Wednesday night, Coleman was alarmed by the report that a man named Joe Michel had committed suicide. Michel was quite a young man and was married but seven weeks ago to a widow with four small children. Of late it seems that his new wife had been paying some attention to another man and that Michel in a jealous frenzy ended his troubles by manipulating a loaded rifle so that the charge entered his brain. About twenty minutes before committing the rash act he played pool or billiards in one of the Coleman pool halls.

A jury is being impanelled and a coroner's inquest will be held tomorrow at Coleman.

Miss Helen Robbins came up from Pincher Creek last week end to spend Christmas with her parents.

Watch night service will be conducted at the Union church Friday night, commencing at 11.15.

Miss Jean Patterson, of the Cranbrook hospital staff, is spending the Christmas holidays with her parents here, Mr. and Mrs. Peter Patterson.

Sunday, January the 9th, will be observed as Prohibition Thanks giving day throughout Alberta. Bootleggers, who have special reason to be thankful, will likely hold special services on that day.

We understand that Mr. I. Wilson, the popular postmaster and ex-mayor of Frank, has been a successful candidate in the Calgary Albertan's recent subscription contest, winning a beautiful \$100 talking machine.

On Christmas night a merry party was held in a Blaimore home, where there seemed to be an unlimited supply of the water that cheers. During the night neighbors were charmed with such popular airs as "There are angels hovering round," "Oh, that will be joyful," "How dry I am," "Blest be the moon that shines," "Unto the hills around do I lift up my longing eyes—and take another snort," etc. And following a successful struggle to get out a cork for the morning's paring: "Hallelujah, 'tis done."

NOTICE

To Water Consumers.

NOTICE IS HEREBY GIVEN that the Water Rates to Consumers in the Town of Blaimore will be increased on and after January the 15th, 1921. Copies of the new schedule will be distributed or may be had upon application at the Town Hall, TOWN OF BLAIRMORE, F. WRIGHT, Secretary-Treasurer.

Report of Aggregate School for December

FIRST PRIMARY.
Enrolment 33, teaching days school open 17, aggregate days' attendance 499, average attendance 29.35, percentage 88.93.

Teacher, L. A. Stebbings.
SECOND PRIMARY.
Enrolment 39, aggregate days' attendance 535, average 29.70, percentage 76.15.

Teacher, Pearl MacNeill.
GRADE I.
Enrolment 47, aggregate days' attendance 633, average 37.24, percentage 75.99.

Teacher, Elin H. Gavelin.
GRADE II.
Enrolment 47, aggregate days' attendance 435, average 43.5, percentage 92.31. Perfect in attendance—Charles Nemara, Minnie Houbrega, James Joyce, Walter Tiberg, Rita Brown, Simone Dau, Julia Johnston, Jules LeBlanc, Margaret McDonald, James Stuart, Edna Christophers, Gladys Thibodeau, George Hinds, Philip Rahal, Leon Steiner, Florence North, Anna Boleck, Flora Lonetti, Alida Grimbrecht, Jasary Juri, Colin McDonald, Billy Elvin, Marcel Demoustiez, Henry Thomson, Joe Ming Sing, Joe Ticks.

Teacher, E. McCaughey.
GRADE III.
Enrolment 42, aggregate days' attendance 636.5, average 37.44, percentage 89.14.

Teacher, B. Pinkney.
GRADES IV and V.
Enrolment 48, average attendance 4270, percentage 96.87. Neither late nor absent—Vivian Patena, Mervyn Evans, Irene Kaloury, Ronald MacDonald, Julia Dutil, George Christophers, William Robbins, David Kemp, Grace Joyce, Norma Anderson, Margaret Jarvis, Percy Anderson, Leonard McDonald, Ains North, Millie Pondcheck, Mar Kam Yoon.

Teacher, V. J. Keith.
GRADE VI.
Enrolment 37, teaching days school open 17, aggregate days' attendance 559, average 32.88, percentage 88.88.

Teacher, S. McEellan.
GRADES VII. and VIII.
Enrolment 32, aggregate days' attendance 517.8, average attendance 30.44, percentage 95.12, late 0.

Teacher, E. M. Fulton.
HIGH SCHOOL.
Enrolment 25, aggregate days' attendance 412, average 24.23, percentage 96.92.

Principal, D. M. J. Conway.

The Letfbridge Herald today contains a picture of our Lord Mayor. The new title is probably responsible for the lord mayor glancing religiously heavenward.

Some time ago, J. Alexander, of Pincher City, appeared before Inspector Agent Graham in answer to a charge of selling liquor to Indians and was fined \$200 and costs. At the sittings of the Supreme Court in Calgary, week before last, Judge Walsh considered a chamber application for reversal of the judgment and quashed same.

The re-organization of the town council is to take place on Monday night, next, when Mayor McLeod and Councillors Montabetti, Gillis, McVey, McDonald, McAndrew and Picciariello take office. A bye-election is to be held to fill the vacancy caused through the retirement of L. Dutil from the council.

The four little children of the late Mrs. O. B. McDonald, through the instrumentality of the local G. W. V. A. and Red Cross, have been taken in charge by the Calgary Red Cross home and leave for there tomorrow. We understand that the provincial government has offered a substantial grant towards the children's maintenance.

OFFICE PHONE "150"

RESIDENCE PHONE, 154

E. J. POZZI

Contractor & Builder

Best-Stocked Lumber
Yard in the District

DEALER IN

Rough and Dressed Lumber
Sash and Doors. Shingles and Lath
Cement and Brick Construction

All Building Materials Supplied.
Plans Furnished. Estimates Submitted

Office and Lumber Yard, Victoria Street,
Blaimore Alberta

FOR SALE

Lot and Brick Building, situate on Lot 6 in Block 5, Victoria Street, Blaimore. Building is two-story, with well arranged poolroom on ground floor, rooms or office apartments on the floor above.

B. Seyan - Owner - Blaimore

FOR SALE

No. 1 Beef, sides, per lb	13c.
Front Quarters, per lb	11c.
Hind Quarters, per lb	16c.
Veal Sides, per lb	16c.
Pork, whole hog, per lb	23c.
Pork, half hog, per lb	24c.
No. 1 Milk Fed Turkey, per lb	50c.
Ducks and Geese, dressed, per lb	40c.
Spring Chicken, per lb	28c.
Dressed Fowl, per lb	24c.
Finest Dairy Butter, per lb	55c.

Orders, C.O.D., F.O.B., Macleod

Phone 17

S. BAKER, MACLEOD, ALTA.

Fresh Ranch Butter

No. 1

As the Butter Market is a little low, we are offering at
FIFTY CENTS PER POUND
for this week.

f.o.b. Pincher Creek

CASH WITH ORDER

W. Laidlaw - Pincher Creek

The officers of Pincher Creek Lodge No. 5 Cowley Lodge No. 20 and Alexandra Robichau Lodge No. 8, I. O. O. F., will be installed by joint ceremony at Pincher Creek on the night of January the 6th.

Mr. A. Walker, drummer for the C. A. Dunham Company, Limited, of Toronto, with western office in Calgary, was in town the early part of the week. Mr. Walker is an ex-service man of the famous 50th battalion and met with quite a number of his old side-kickers around here.

Thearmy of unemployed throughout the United States now numbers about eight millions.

The local school board has accepted the application of Miss Rhoda McLaren for a position on the teaching staff at the re-opening of the New Year term. Miss McLaren, since teaching in several prairie districts, has served for the past six months at Frank.

It is estimated that one in five of the male population of British Columbia is an Oriental.

The tuberculosis sanitarium at Balfour has been closed permanently. The B. C. patients are at Tranquille and the Alberta patients are at Bowness.

The net cost of the war to the United States is placed at twenty billion dollars.

One of our local blind-pigs was raided one day last week. A partner proprietor was fined \$150 for having booze on the premises and a lounge who had the neck of an almost dead soldier projecting from his pocket was assessed \$25 for that privilege.

Mr. and Mrs. Mark Drumm have moved from Vancouver to Penitentiary to reside.

A new religion has sprung up in Japan, based on the scribbling of an old woman who died two years ago.

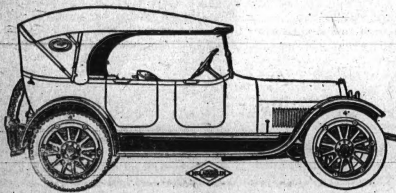
WEST CANADIAN COLLIERIES LIMITED

"GREENHILL"
COAL

High Grade Domestic Lump \$7.65 at the Mine
Mine Run \$5.85 at the Mine

See all Local Delivery Concerns
We deliver coal to employees only

BLAIRMORE - - ALTA.



USED CARS FOR SALE

One 1919 Gray Dort One 1919 Chevrolet
One 1919 Baby Grand Roadster One 1918 Ford
Full line of genuine Ford Parts, also tires and accessories.

Alex M. Morrison, Dealer
Coleman, Alberta

Union Meat Market

Joe Michalsky, Proprietor

Dealer in

**Five Roses and Purity Flour
Shorts, Bran, and Groceries
Meats and Meat Products.**

Only High-Class Goods at Right Prices

Phone 13

Coleman

ED. ROYLE JOS. F. ROYLE

Piano & Cornet Violin

Open for Engagements, Picture
Shows, Dances, Socials, Etc

HILLCREST

ALBERTA

"CHINOOK PARLOR"

Best Equipped Soft Drinks and
Ice Cream Parlor in The Pass.

Fresh Fruits in season. Confections of Every Description
Tobacco, Cigars, Cigarettes, Etc.

Tony Pondelicek, Prop., Blaimore

Mark Saviors' Out Stand, Corner Victoria Street and 9th Ave.

Cowley Trading Co'y SWART BROS.

You are about to purchase your Christmas supplies.
This is the first Christmas we have been with you and
we are determined that our prices and our values in
Xmas Groceries, Confectionery and Gifts
shall be such as to make you permanent customers and
assist in giving you the Merry Christmas which we
wish you. Space does not permit us to enumerate
articles, but call and inspect before buying elsewhere.

A Share of Your Business is Solicited.

SWART BROS., Cowley, Alberta

The King George Cafe

Joe and Yick Co., Props.

Just opened next door to F. M. Thompson Co.

**BEST COOKING. BEST SERVICE.
BEST EQUIPPED RESTAURANT IN THE PASS.**

CANDIES, FRUITS, CAKES, PIES, ETC.

Special Attention Given to Family Cooking

Phone 3

BLAIRMORE

ALBERTA

STOP!

Look in the Blaimore Exchange for this week's bargains

NEW AND SECOND HAND

Three Fumed Oak Dining Room Suites from	\$125.00
New Golden Oak Dining Room Tables, round	\$29.00
Babies' Cots from	\$12.00
Beds complete from	\$20.00
One real Leather Rocker	\$45.00
One pair new leather chairs	\$58.00
One Table Cabinet Gramophone	\$45.00
One Organ and Stand in good order	\$70.00
Ten new Down Comforters, Satin Covers, from	\$14.00

Blaimore Exchange, I. Comfort, Mgr.

Yes, Alberta is a "bone dry" province. That's why so many of the preachers and dry women of British Columbia and Saskatchewan and Manitoba came into Alberta to spend Christmas. They know there are other means of getting soaked besides having to pay "high board bills."

Let the thought of a payroll from the mines of \$167,000 a fortnight, but a big loss in the history of that city with a population of about 14,000. The "Crows' Nest" Pass (Alberta side) with about eight thousand people now enjoying a thorough distribution of about \$225,000.

A Closing Out Sale

Owing to decision of stockholders to discontinue business, the following lines will be sold at cost, for cash only.

Dry Goods, Boots, Shoes and Rubber Footwear, Shelf Hardware Paints, Varnishes and Glass, Horse Collars, Sweat Pads and Blankets, Stoves and Linware.

A full line of groceries carried through-out sale at our regular low prices.

ALL GOODS CASH

THE

Cowley U.F.A. Store

Cowley

Alberta

"Who sows no seed, no harvest reaps"

The BEST CHRISTMAS GIFT

—An Independent Future

A small monthly payment, or a lump sum, paid in advance, will assure to young and old a Canadian Government Annuity of from

\$50 to \$5,000

a year for life payable monthly or quarterly. May be purchased on a single life, or on two lives jointly. Employers may purchase for their employees.

Apply to your postmaster, or write, postage free, to S. T. Bastedo, Superintendent of Annuities, Ottawa, for new booklet and other information required. Mention age last birthday and sex.

CYR AND SMITH

Butchers and Victuallers

Dealers in Meats, Hay, Oats, Chicken Feed,
Produce of all kinds. Write, or phone No. 10

COWLEY

ALBERTA

One of the "Crows' Nest" Passes that Johnshaven and is recovering from has come out of a south war was wondering how he managed to track his way back from the continent to the neighborhood of his old home, and if he fought through the balance of the war, from 1916 old home at Johnshaven, Scotland, and then secured his discharge or although he had been mentioned for his being wandering for four years a mental derelict.

Members of Crows' Nest Chapter, I. O. D. E., are reminded of their next regular meeting, which is to take place at the school room on the evening of Tuesday, January 11th.



The Canadian Banking System

In the course of this series of articles, dealing with the respective legislative and administrative functions and powers of the Dominion Parliament and Provincial Legislatures, consideration was given last week to the subject of Public Health, which is largely, although not entirely, a matter for Provincial action. This week attention is directed to a subject which comes solely within the jurisdiction of the Dominion, namely, Banking, in connection with Banks, currency, coinage and issue of paper money.

The subject of Banking is very much in the public mind at the present time, as it always is in periods of "tight money," and when an economic necessity arises, not in the interest of the Banks alone, but in the interest of the whole country, to curtail credit and prepare for financial storms. A Bank, or a country, that failed to so protect itself would be like the captain of a sailing ship who refused to shorten his sail on a falling barometer. It would be to invite disaster. Yet, at the present time, there are loud outcries in certain quarters because the Banks are adopting a course which common prudence demands.

The necessity imposed upon the Banks of protecting the moneys entrusted to them by depositors and investors, is seized upon by unthinking people, and those who feel they have a personal grievance because they cannot obtain all the credit they demand, to clamor for a change in the Banking system of Canada, and a periodical agitation is revived for the establishment of a system of Local or Provincial Banks. Those who voice such a demand shut their eyes to the fact that all Banking history, especially in new countries, has served to demonstrate the weakness of local Banking institutions and to prove the strength of a Federal system under which the money resources of one section of the country can, in periods of stress and emergency, be made available in less favored or more needy sections. This fact was finally recognized by the United States by the creation some six or seven years ago of the Federal Reserve Banks.

The fact also must be recognized that, so far as Western Canada is concerned, it is still a borrowing country. Loans still far exceed deposits in amount. This is natural and inevitable in a new country where the work of development is yet in its infancy. Inasmuch as the loaning power of a Bank is dependent upon the volume of its deposits, purely Local or Provincial Banks in the West would necessarily be weak and their power to meet the credit demands of the people here limited. A Bank is after all but a trustee of the money of one group of people, the depositors, and the agency through which that money is loaned upon satisfactory security and at profitable rates of interest to another group, the borrowers. If a Bank should consider borrowers only, it would be false to the trust reposed in it by depositors. It would soon have no depositors and hence nothing to loan.

Again, those who advocate—who even demand—that Provincial Governments shall go into the Banking business, lose sight of the fact that the Fathers of Confederation in their wisdom, and with the experience of the ages to guide them, specifically provided in the Canadian constitution that the Federal Parliament, and it alone, should have jurisdiction in the matter of Banking. Those who demand that Provincial Governments set up systems of Banking to suit the particular needs of their own people are asking for something Provincial Governments and Legislatures have no power to grant.

Provincial Governments have power to create such institutions as Farm Loans Boards, and our Western Provinces have established such organizations, but everybody recognizes that the ability of these Boards to make loans is strictly limited to the amount of money Governments are able to borrow on the security of the whole Province, which money is then turned over to the Boards to put out in loans. If the people who have money will not lend it to the Governments for this purpose, the Farm Loans Boards cannot make loans. And if because of local conditions the people have not the money to loan to the Governments, they in turn have nothing to loan on farm mortgages.

Therefore, even if the Provinces had power to incorporate and create Banks, such Banks would be subject to local conditions and limitations very similar to those affecting the operations of Farm Loans Boards. A Federal Bank, on the other hand, is not subject to these restrictions but may employ resources derived from one section of the country for credit purposes elsewhere.

The State of North Dakota recently tried the experiment of State Banks. They appeared to flourish while money was plentiful, labor at a premium, wages high, and top-notch berries were being paid for and other commodities, but now that a reaction has set in, these State Banks are closing their doors, no less than thirteen Banks in North Dakota closing in ten days recently.

The writer of this article is not an apologist for Canada's Banks, but it should be borne in mind that the Banking institutions of this Dominion have stood the severe test of world conditions during the last six years, and stood it well when others wobbled or failed. This question of Banking is so vital to every interest in Canada, and it is so easy to make false accusations and unfounded assertions, and thus shake public confidence, that it may be well to deal with some specific criticisms of Canadian Banks and their management in a subsequent article.

Fighting Fish

Living Near Ocean Floors Have Long Teeth for Defence.

One characteristic is common to all the fish that live near the ocean floors, they are powerfully armed with heretofore long teeth for defence. For, as the Prince of Monaco says, "They live on their fighting prowess." Another curious feature that has puzzled this investigator is the condition of the eyes of some of the species. "They are very small and rough," he says, "and have a sort of fog over them. The question is, how eyes can be of any use whatever such great depths where all is intense darkness of the blackest sort."

No. 38.

Circus Man (searching for elephant that has escaped).—Say, Uncle Ezra, have you seen anything of an elephant around here?

Uncle Ezra.—No, say, I ain't seen no elephant, but I seen a big grey bull cat'n' m'n' corn' w' his tail—Pathfinder.

His Real Need.

Canvasser.—This book will teach you how to connoisseur.

Victim.—That's no good to me. What I want is a book that will tell me how to live without economizing.—Boston Transcript.

Miller's Worm-Powders prove their value. They do not cause any violent disturbances in the stomach, any pain, or griping, but do their work quietly and painlessly, so that the destruction of the worms is imperceptible. Yet they are thoroughly, and from the first dose there is improvement in the condition of the sufferer and a cessation of manifestations of internal trouble.

Heavy Immigration

60,000 Immigrants From Great Britain and 34,700 From United States.

Statistics of Immigration to Canada in the six months ended November 1, show a total influx of 109,856, an increase of 32 per cent. over last year. Of this total, 60,370 came from Great Britain, 34,708 from the United States and 14,778 from other countries. While November statistics from the seaports are not tabulated, figures of immigration from the United States to Canada show that 2,264 Americans came in during the month, along with 738 Canadians who have been living there and are now returning to the old home. Other nationalities moving from the States to Canada totalled 112, and British nationalities 142. The movement is not at all new, however. Washington figures, made public a few days ago, showed that in the United States fiscal year, 90,000 Canadians moved to the States, of whom 8,000 subsequently migrated elsewhere.

A Roast From Rudyard.

Not long ago Mr. Kipling wrote a story for an American magazine. The publisher, who was a bit of a crank on total abstinence, learned that in the story the hero drank a glass of sherry, and he wrote the author asking that some non-alcoholic beverage should be substituted. Kipling made no objection.

"Oh, all right," he wrote back, "make it a glass of Black's baby food. I see he's advertising it largely in your magazine."—The Boston Transcript.

New York City expects to have a million telephones in operation next year.

Small Banks Fail Again

The farmers of North Dakota are said to be holding their grain for higher prices, and as a result they are unable to pay their debts as promptly as they should. The banks of North Dakota, many of which are small local banks, have been seriously affected by this "wheat strike." Owing to the local nature of these institutions, it is sufficient to impair their financial existence. As a matter of fact, fifteen of these banks have closed their doors in as many days. It is stated that some of them will re-open as soon as the present financial stringency ends.

We have heard a great deal in this western country of the merits of the small local banks, so plentiful in the United States. We have heard much of the disadvantages of the Canadian banking system, much more than can be substantiated. But we have not yet heard of a financial stringency in any or all of the Western Provinces resulting in the closing down of fifteen Canadian branch banks. We are experiencing a similar situation in the West to that which is causing trouble in North Dakota; some of our farmers are holding their wheat for higher prices and neglecting to pay their debts. We have had crop failures during the year in various parts of the West, but we have not heard of any financial stringencies more or less periodically, but our Canadian banks have always weathered the storm.

Surely the troubles in North Dakota will cause the failure of some of our own banking system that although the Canadian system is not perfect, it is much to be preferred to the small local bank system so often urged as the best system for Western Canada. What would the people of the Western Provinces say if fifteen branch banks in the Prairie Provinces were closed by the Government because the business in the districts in which they were situated was insufficient to make them self-sustaining? What would the people of the West say if the general managers of our chartered banks sent forth an order that every branch bank in the West should be closed? If the branches affected by such an order closed with our savings locked up tight? How would the people of the West decide to cease business because of a financial stringency, and notified the public that they would probably re-open when the stringency passed away? We would not like any of these things, and so long as our present system of banking is maintained there is little likelihood of such things happening north of the international boundary.

Minard's Liniment For Colds, Etc.

Holly Trees in England

Grow Sixty Feet High With Par-Reaching Branches.

The holly tree is common in England, and its glossy leaves and gleaming berries shine out in copious and roadside hedges as brightly as the wild roses or the blackberry. The holly tree, in the New Forest, are more vigorous than anywhere else on earth. They sometimes grow to be sixty feet high, with huge trunks of six or seven feet thick, and wide-reaching branches. With their smooth, slate-grey stems and gleaming foliage of green ivory, they are the most striking trees in England, not excepting even the colossal oaks and yews, which constantly draw the traveller's attention.

Went C.P.R. to Finish Line.

A mass meeting of farmers of the Blackie-Lomond region prepared to demand action on the completion of the Suffield branch from the end of the track at Lomond, to Blackie, covering a rich territory. The charter for the road was granted some years ago. A delegation was named to meet D. C. Coleman, vice-president of the C.P.R., at an early date.

More Caribou Than Ever.

Hundreds of thousands of caribou are making their annual pilgrimages to the south, say reports from Yukon. The herds are said to be larger than ever, and one story told of a boat being held up three hours while the animals surged across the river.

What He Should Have Said.

"James have you whispered today without permission?"

"Only wunst."

"LeRoy, should James have said wunst?"

"No 'm; he should have said twict."—Winnipeg Tribune.

Cats and Bruises Disappear.

When suffering from cuts, scratches, bruises, sprains, sore throat or chest pain, use Dr. Thomas' Electric Oil. Its healing power is well-known in every section of the community. A bottle of Dr. Thomas' Electric Oil should be in every medicine chest ready for the emergencies that may always be anticipated.

In Italy the tax for an average automobile runs to between \$4,000 and \$5,000 a year.

The refuse from the streets of Rome and other Italian cities is sold by auction.

The Attempt at Everest

Plans For Scaling The Highest Mountain In The World.

The secrets of the world's terrain has to yield grow steadily fewer in our time. The poles are conquered, and in this one ambition that has made restless the minds of brave men through the centuries is satisfied. There remains the highest mountain to tackle, and plans for the scaling of Everest are now well advanced.

Much is hoped for from aeroplane reconnaissance. The difficulties of such a survey will be enormous. The height to be ascended has, of course, been battered by several armies, but the peril of treacherous air currents and, above all, of difficult landings will be great. If, however, the survey can be made, it will, as Sir Martin Conway has pointed out, greatly ease the plans of the climbing party. No one has yet had more than a distant view of the summit of Everest. No one can speak with confidence of the formation of its base or gauge the hardships of approach to the final summit. Sir Martin Conway reckons that not more than 2,000 feet a day can be done over the last 8,000 feet of the 29,000 to be climbed. That will mean four camps above the 18,000-foot level, which is the limit that can normally be reached by native porters, and one above the 25,000-foot level, which is the highest ever attained by climbers. All depends on whether the sites for these camps can be found, and this, it is hoped, an survey will determine.

With the highest mountain climber, one more challenge of Nature will have been victoriously met. But she has yet mysteries enough to attract bold men throughout our century at least. No white man has found the source of the Beartooth and returned, though the native legend of a wonderful monastery placed above a giant waterfall continues to allure. Africa and South America may still hold who knows what curious races or buried civilizations in their unexplored hearts. The climbing of Everest will be a great event in the age-long conquest, but enough adventure will be left within the confines of the British Empire alone, before the world is fully charted, to keep the questing soul of man alert for some generations to come.—Manchester Guardian.

Nasty Throat Droppings

Catarrhal Discharges

Quickly Relieved

Doctors recommend Catarrhazone, it is nature's own relief. It drives out the germs, cleans away every spot, cleans away every vestige of Catarrhal infection.

You send the soothing vapors of the Catarrhazone, the richest balsams and healing essentials, right to the cause of your trouble by inhaling Catarrhazone. Little drops of wonder are distributed through the whole breathing apparatus by the air you breathe. Like a miracle, that's how Catarrhazone relieves bronchitis, catarrh, colds and irritable throat. You simply breathe its healing fumes, and you are free of disease as before.

Use it, so sure to relieve, doctors prescribe it, so beneficial in preventing winter flu that no person can afford to do without Catarrhazone. Used in thousands of cases without failing. Complete outfit \$1.00, lasts three months, and is guaranteed to cure; smaller size 50¢, all dealers or the Catarrhazone Co., Kingston, Ont.

Boy Accidentally Shot.

Jean Malbecq, 12 years old, was accidentally shot and killed by Alec Bishop, a half-breed, living at Buffalo River, north of Isle La Crosse. A report of the affair has just reached provincial police headquarters from Constable Chappuis. The shooting occurred in the hinterland of Saskatchewan, cut off from wire and mail communication.

Ontario Public Libraries.

In an address before the Ottawa Library Association, W. O. Carson, Inspector of Public Libraries for Ontario, stated that the province now has 421 public libraries, which, in proportion to population, is the highest of any state or province in the world.

Minard's Liniment For Diarrhoea.

W. N. U. 1348

"Oral Hygiene" Lay Education Series

"YOUR TEETH"

DISEASES OF CHILDREN.

By Rea Proctor McGee, M.D., D.D.S., Editor Oral Hygiene.

The highest death-rate is between the ages of two and six years of age. At two years the eruption of the temporary teeth is just being completed and at six years the eruption of the permanent teeth is just beginning. This period, from two until six is the time that the temporary teeth are in their prime. If the twenty little teeth are free from decay and the child is able to chew its food so that the proper nourishment will be extracted, the little body will have strength to resist all overmastering diseases of the infections that may come to childhood.

The temporary teeth are of greater importance to the child than are the permanent teeth to the adult, because a child must not only be nourished to keep up the ordinary life processes, but it must have nourishment for rapid growth as well.

The temporary teeth decay much more rapidly than the permanent teeth because their structure is not so dense and in addition the pulp is more quickly exposed because it is larger in proportion to the size of the tooth. Nearly all dentists agree that the treatment of a temporary tooth with an exposed pulp is hopeless. The best that can be done is to give temporary relief. If the temporary teeth are lost, they cannot be satisfactorily replaced.

The permanent teeth lie in the baby jaw just beyond the roots of the temporary teeth and are only partially formed even at the time of their eruption. If the baby teeth are allowed to abscess, the growing permanent teeth are bathed in pus and will probably be seriously damaged or totally ruined. Children are highly susceptible to pus. Abscesses of temporary teeth produce general infections that result in lowered vitality, rheumatism, heart inflammations and many other diseases that are very serious and sometimes fatal. Don't neglect your children's temporary teeth. Both the present and future welfare of your child depends upon the health of the mouth.

Trade With West Indies.

As a result of the reciprocity treaty with the West Indies, manufacturers agents there are endeavoring to stimulate trade with Canada, and have written the Vancouver Board of Trade, explaining the methods of business in the West Indies, and are making an effort to have the British Columbia manufacturers extend their operations to that country.

Hohenzollern Baby Named Herzleid. "Herzleid" (Heartache) was the strange name bestowed at her baptism on the baby daughter of ex-Prince Oscar, son of the former Kaiser. It was chosen to express the grief of the Hohenzollerns at their downfall and was borrowed from the mother of Parsifal in Wagner's famous religious opera.

B.C. Honey Producers.

The first annual meeting of British Columbia Honey Producers Association held in New Westminster, showed a membership of 280 beekeepers. During the convention it was decided to adopt a label that stamps a guarantee on all their products.

Curate.—Ah! Good morning, Mrs. Simple. How did you like my sermon on Sunday?

Parishioner.—Splendid! It was so educational. We never knew what sin was until you came to the parish!

The exclusive food of the happy eagle of Brazil is monkeys.

OLD STANDBY, FOR ACES AND PAINS

Any man or woman who keeps Sloan's handy will tell you that same thing.

ESPECIALLY those frequently attacked by rheumatic twinges, a counter-irritant, Sloan's Liniment soothes the congestion and penetrates without relieving to the afflicted part, soon relieving the ache and pain. Cuts, lumps and used everywhere for reducing and finally eliminating the most stubborn of blemishes, neuralgia, muscle aches, joint stiffness, sprains, bruises, and the results of exposure. You just smear from its stimulating, healthy odor that it will do you good! Sloan's Liniment is sold by all druggists.—St. MIC, SLAY.

(Made in Canada)
Sloan's Liniment (Pain Expeller)

Possibilities of Alberta Pulp Industry. T. A. Burrows, the head of a large Manitoba lumber concern, asserts that there is a good future for the pulp industry in Alberta. Along the Saskatchewan River, west of Edmonton alone, he says, there is plenty of pulp wood to warrant the building of a large mill, but it would be necessary to develop power on the river. "This can be done because in the higher reaches of the Saskatchewan there is sufficient potential power to operate several pulp mills if wanted."

WHEN BABY IS SICK

When the baby is sick—when he is cross and peevish; cries a great deal and is a constant worry to the mother—he needs Baby's Own Tablets. The Tablets are an ideal medicine for little ones. They are gentle, but thorough, sweeten the stomach, break up constipation and indigestion, break up colds and simple fevers and make teething easy. Concerning them Mrs. Philippe Payen, St. Flavien, Que., writes: "Baby's Own Tablets have been a wonderful help to me in the case of my baby and I can strongly recommend them to other mothers. Baby's Own Tablets are available from all medicine dealers or by mail at 25 cents a box from The Dr. Williams Medicine Co., Brockville, Ont."

Cube Now Grown Up.

In referring to the vigorous course of Canada's delegates at Geneva a New York paper speaks of the lion's cub being out of control. Not more so than usual. They have long been entirely self-governing. It is in the nature of the lion family for the young to grow up and take a hand in what is going on.—From the Toronto Star.

Nearly all children are subject to worms, and many are born with them. Spare them suffering by using Moth's Worms. Worms Extirpator, an excellent remedy.

Rubber Industry in Canada.

In a preliminary report on the rubber industry just issued by the Bureau of Statistics, some interesting figures are furnished. The report shows that nearly \$43,000,000 is invested in the industry and it employs approximately 11,500 people.

Heavy Decrease in Cattle and Beef.

A heavy decrease in Canadian exports of cattle and beef in 1920 as compared with 1919, is shown in figures given out by the livestock commission of Canada. The 1920 figures are, of course, not yet complete. The decrease in live cattle exports is nearly 400,000, while the exports as beef show a decrease of nearly 18,000,000 pounds.

Late And Noisy.

"America came in late," says Lloyd George. And, as often happens when one comes in late, made a lot of noise.—Chicago Tribune.

A Ready-Cooked Food For Breakfast or Lunch Grape-Nuts

Crisp granules of wheat and malted barley "sweet as a nut" from special processing and long baking.

No need to sprinkle sugar on your cereal when you use Grape-Nuts

"There's a Reason"

